

# The State of South Dakota disability claims process overview

If you need to file a short-term disability (STD) claim contact MetLife at 1-866-729-9200.

## Claim intake and data gathering



- Inform your HR Manager of your leave of absence request.
- Notify MetLife within 7 days of the first day of absence to initiate your STD claim— you will be given a claim number at the end of the call. You may call or initiate your claim through the MyBenefits website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).
- MetLife may contact you for additional details about you, your job, your condition and your treatment plan and provider.
- MetLife will then mail an Acknowledgement Package to you with important information that requires action.

## Initial review and decision



- You will be notified of the initial decision via phone and letter.
- You can check the status of your claim and/or leave by visiting [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).
- MetLife will keep you informed on the status of your claim and will notify you of additional information that is needed.
- MetLife will discuss your Return to Work options with you and help determine an expected return to work date.



## Ongoing evaluation

- MetLife will periodically contact you and your health care provider(s) to evaluate your status, treatment plan and functional abilities.
- MetLife will contact you by phone and send a letter to inform you of changes in claim status, such as an extension or closure.
- The State of South Dakota's Employee Assistance Program, KEPRO, is available if needed during your time of disability. The number is 800-713-6288 and the website is [www.eaphelpink.com](http://www.eaphelpink.com)\*



## Return to work

- You may be required to participate in a rehabilitation/Return to Work Program. You may be contacted by your claims specialist, a nurse clinician and/or a vocational rehabilitation consultant to discuss your return to work options, when appropriate.
- Before you return to work, The State of South Dakota may require that your health care provider complete a return to work note or Release to Work form; a copy of the form is included in your STD Acknowledgment Package.
- If required you may return a copy of the form to your HR Manager **and** MetLife. The form can be sent to MetLife by fax to 1-800-230-9531, uploaded to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or emailed to [mtpmetlife@metlife.com](mailto:mtpmetlife@metlife.com).
- If there are no restrictions on your return to work, contact your HR Manager and confirm the date you will return, per the date indicated on your form.
  - If there are restrictions provided on the Return to Work form, MetLife will confirm whether The State of South Dakota can accommodate those restrictions. Your HR Manager will contact you regarding return to work status.

## If your claim is denied



- MetLife will contact you by phone and send a letter to explain why your claim was denied and provide information about how you may file an appeal. MetLife will also notify The State of South Dakota of your claim denial.
- Your appeal must be received by MetLife within 180 days from the date of your decision letter and sent to:

MetLife Disability  
P.O. Box 14760 Lexington,  
KY 40512-4760

**Fax:** 1-844-519-5660 or  
**Email:** [DisabilityAppeals@metlife.com](mailto:DisabilityAppeals@metlife.com)

- MetLife will send you a letter to let you know when your appeal request was received and when to expect an appeal decision.

**For more information on this process,  
contact your Human Resources Department at 605-773-3148.**

# Frequently Asked Questions

## What is disability benefits coverage?

The purpose of disability benefits is to provide income protection for eligible employees during pregnancy or periods of extended, serious illness or injury.

Regardless of the number of periods of disability and whether the cause of the disabilities are related, an employee will receive a maximum of 52 weeks of STD benefit payments.

## How long do I need to wait before my insurance coverage will begin?

You will be eligible for coverage the day after the date you complete the Waiting Period of 6 months of continuous employment in an eligible class. Please note that eligibility for coverage is different than approval of benefits. An eligible class means you have elected to participate in the STD plan for the duration 6-month waiting period.

## When do disability benefits begin?

Short term disability will begin on the 8th day of an approved absence if the illness renders an employee unable to earn more than 80% of their predisability earnings at their own occupation.

## Who decides whether a disability qualifies for benefits?

Your claim is insured by Metropolitan Life Insurance Company (MetLife) on behalf of The State of South Dakota with the final authority being with MetLife.

## Can I report an absence in advance (ex. scheduled surgery)?

Yes, an absence can be reported in advance. The medical documentation can be on file, HOWEVER, the claim will not be approved until the actual absence. This means that your claim will be in a PENDING status until the reported event or absence has occurred. Shortly after the scheduled absence date, you/your physician will be contacted by MetLife to confirm the absence.

## What is the time frame to submit my information for STD benefits?

A claim for STD benefits must be submitted to MetLife within 90 days of the first date of absence due to disability. If the application for STD benefits is not received within 90 days of the first date of absence due to disability, the application may be delayed or denied.

## How can I provide information to MetLife?

There are several ways for you to forward information. For all communications to MetLife, you must include your name and associated claim number(s). Documents can be provided to MetLife via:

- MetLife's secure web portal at: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)
- Fax to: 1-800-230-9531
- Email to: [MetLife@metlife.com](mailto:MetLife@metlife.com)

## Who can I contact for assistance?

MetLife – Customer Response Center – 1-866-729-9200

State of South Dakota Employee Resource Center – 605-773-3148.

